

CLAIMS

What is claimed is:

1. An apparatus allowing for verification of critical user data elements, comprising
5 a user account database including at least one user record comprising a first user data element and a second user data element,
wherein at least one verification mechanism exists between the first user data element and the second user data element,
a verification module, wherein the verification module verifies the second user data
10 element based on the first user data element and the verification mechanism between the first user data element and the second user data element.
2. The apparatus of claim 1 wherein usage of the apparatus allows for inherent verification of the first user data element.
3. The apparatus of claim 1 wherein the verification module scores the relationship
15 between the second user data element and the output of the verification mechanism between the first user data element and the second user data element.
4. The apparatus of claim 1 wherein the verification module grants permission to use the
20 second user data element based on evaluation of the output of the verification mechanism between the first user data element and the second user data element.
5. The apparatus of claim 3 grants permission to use the second user data element if the
25 score of the relationship between the second user data element and the output of the verification mechanism between the first user data element and the second user data element exceeds a threshold level.

6. The apparatus of claim 1 further comprising a payment engine including a plurality of payment operations facilitating payments between users; wherein the payment engine accesses the user account database to retrieve user data elements; and wherein the payment engine seeks permission to use the second data element before executing a payment operation.

7. The apparatus of claim 6 wherein the payment engine fails the payment operation if no permission is found.

8. The apparatus of claim 4 wherein the verification module stores permission data associated with the second user data element in the user account database.

9. The apparatus of claim 8 wherein the payment engine access the user account database for the second user data element and the permission data associated with the second user data element.

10. A method for facilitating payments over a computer network, the computer network carrying and routing data between computers connected thereto, the computers including at least one server facilitating payments and at least one client computer associated with one or more users, the method comprising the steps of:

- (a) receiving, at the server, a payment request from a first user; wherein the payment request designates a payment amount, a payment source, and an intended recipient;
- (b) clearing funds required for the payment request; and,
- (c) offering the intended recipient the funds in a pre-paid debit card account.

11. The method of claim 10 wherein the server is operably connected to a plurality of financial institutions via at least one payment transaction processing network; wherein the payment source is a credit/debit card account with one of said financial institutions; and wherein the clearing step (b) comprises the steps of:

(b1) transmitting a debit authorization request over a payment transaction processing network to the financial institution corresponding to the credit card account in the payment request;

(b2) receiving a response to the debit authorization request;

(b3) transmitting a settlement request, if the response indicates approval of the debit authorization request.

12. The method of claim 10 or 11 wherein the offering step (c) comprises the steps of:

(c1) transmitting a payment notification to the intended recipient;

(c2) receiving, from a client computer, a response to the payment notification; and

(c3) transmitting, to the client computer, an offer to receive the payment amount in a prepaid credit/debit card account.

13. The method of claim 10 or 11 further comprising the steps of:

(d) receiving, from a client computer, a response from the intended recipient, the response indicating a selected payment option; and

(e) transmitting a credit card account application form to the client computer, if the intended recipient elects to receive the funds in a prepaid credit card account.

14. The method of claim 13 further comprising the steps of

(f) receiving a completed application form from the intended recipient;

(g) transmitting the completed application form to a financial institution.

15. The method of claim 14 further comprising the steps of

(h) receiving credit card account data from the financial institution, wherein the credit card account data corresponds to a credit card account resulting from the completed application from transmitted in step (g); and

(i) transferring the funds cleared in step (b) to the credit card account.

16. The method of claim 12 further comprising the steps of:

(d) receiving, from the client computer, a response to the offer transmitted in step (c3), the response indicating a selected payment option; and

(e) transmitting, to the client computer, a credit card account application form, if the intended recipient elects to receive the funds in a prepaid credit card account.

17. The method of claim 13 further comprising the steps of

(f) receiving a completed application form from the client computer;

(g) transmitting the completed application form to a financial institution.

18. The method of claim 17 further comprising the steps of

(h) receiving credit card account data from the financial institution, wherein the credit card account data corresponds to a credit card account resulting from the completed application form transmitted in step (g); and

(i) transferring the funds cleared in step (b) to the credit card account.

19. The method of claim 10 wherein the offering step (c) comprises the steps of

(c1) offering the intended recipient electronic wallet services, wherein the electronic wallet services include a financial account with the funds cleared in step (b).

20. A method for facilitating payments over a computer network, the computer network carrying and routing data between computers connected thereto, the computers including at least one server facilitating the payments and at least one client computer associated with one or more users, wherein the server is operably connected to a network association database allowing for resolution of network associations corresponding to users, the network associations indicating the financial institution with which corresponding users are associated, the method comprising the steps of:

(a) receiving, at the server, a payment request from a first user; wherein the payment request designates a payment amount, a payment source, and an intended recipient;

wherein the first user is associated with a first financial institution;

(b) clearing funds required for the payment request;

(c) resolving the network association of the intended recipient; and,

(d) offering the intended recipient the funds on a pre-paid financial account with said

5 first financial institution, if the network association of the intended recipient is out-of-network.

21. The method of claim 20 wherein the resolving step (c) comprises the steps of:

(c1) accessing the network association database, the network association database

10 allowing for resolution of the respective network associations of a plurality of users; the network associations indicating the financial institution with which corresponding users are associated.

22. The method of claim 20 wherein the offering step (d) further comprises the steps of:

15 (d1) offering the intended recipient electronic wallet services branded by the first financial institution, if the network association of the intended recipient is out-of-network; wherein the electronic wallet services include a financial account with the funds cleared in step (b).

20 23. The method of claim 20, 21, or 22 wherein the financial account is a credit card account.

24. The method of claim 20, 21, or 22 wherein the financial account is a debit card account.

25 25. The method of claim 20 further comprising the steps of:

(e) receiving, from a client computer, a response from the intended recipient, the response indicating a selected payment option; and

(f) transmitting a financial account application form to the client computer, if the

intended recipient elects to receive the funds in a prepaid financial account.

26. The method of claim 25 further comprising the steps of

(g) receiving a completed application form from the intended recipient;

(h) transmitting the completed application form to the first financial institution.

27. The method of claim 26 further comprising the steps of

(i) receiving financial account data from the first financial institution, wherein the financial account data corresponds to a financial account resulting from the completed application form transmitted in step (h); and

(j) transferring the funds cleared in step (b) to the financial account.

28. The method of claim 27 further comprising the step of

(k) packaging the financial account data in an electronic wallet; and

(l) transmitting an electronic wallet client to the intended recipient, the electronic wallet client allowing access to electronic wallet services over the computer network.

29. A method for facilitating payments over a computer network, the computer network carrying and routing data between computers connected thereto, the computers including at least one server facilitating the payments and at least one client computer associated with one or more users, wherein the server is operably connected to a network association database allowing for resolution of network associations corresponding to users, the network associations indicating the financial institution with which corresponding users are associated, the method comprising the steps of:

(a) receiving, at the server, a payment request from a first user; wherein the payment request designates a payment amount, a payment source, and an intended recipient; wherein the first user is associated with a first financial institution;

(b) clearing funds required for the payment request;

(c) resolving the network association of the intended recipient;

and,

(d) offering the intended recipient electronic wallet services associated with the first financial institution, if the network association of the intended recipient is out-of-network.

- 5 30. A system allowing for payments over a computer network, comprising:
- a payment server facilitating payments between users over the computer network;
 - at least one financial institution server corresponding to a financial institution,
 - a network association database allowing for resolution of the respective network
- 10 associations of a plurality of users; the network associations indicating the financial institution with which corresponding users are associated;
- at least one network access device associated with at least one user, wherein the network access device is operably connected to the computer network to receive and transmit data;
- 15 wherein the financial institution server(s) transmit(s) data over the computer network to the network association database, the data relating to the network associations of users associated with the financial institution;
- wherein the payment server receives requests from users at the network access device(s) and accesses the network association database to resolve the network associations of the users;
- 20 and wherein the network associations are operable to modify the operation of the payment server relative to the corresponding users.

31. The system of claim 30 wherein the network associations are operable to tailor the services provided to corresponding users by the payment server.

32. The system of claim 30 wherein the network associations are operable to tailor the offers transmitted to corresponding users.

33. The system of claim 30 wherein the network associations are operable to tailor the

branding of services provided to users.

34. The system of claim 32 wherein the network associations are operable to tailor the branding of offers transmitted to corresponding users.

5

35. The system of claim 30 wherein the payment server is associated with an application service provider that hosts a payment application facilitating payments over the computer network for a plurality of client financial institutions;

10 wherein the payment server receives a payment request associated with a first user designating an intended recipient, a payment amount, and a payment source; wherein the first user is associated with a first financial institution;

wherein the payment server transmits a payment notification to the intended recipient;

15 wherein the payment server resolves the network association of the intended recipient and tailors the services provided to the intended recipient based on the corresponding network association.

36. A system allowing for payments over a computer network, comprising:

20 a wallet server that holds and manages financial information corresponding to a plurality of users, wherein the wallet server hosts a payment application facilitating payments between users over the computer network;

at least one financial institution server corresponding to a financial institution; the financial institution server operably connected to the computer network;

25 a network association database allowing for resolution of the respective network associations of a plurality of users; the network associations indicating the financial institution with which corresponding users are associated; and

at least one network access device associated with at least one user, wherein the network access device is operably connected to the computer network to receive and transmit data; the network access device including a wallet client that, in combination with

the wallet server, augments the network access device to facilitate transactions conducted over the computer network;

wherein the financial institution server transmits data over the computer network to the network association database, the data relating to the network associations of users associated with the financial institution;

wherein the wallet server receives payment requests from users at the network access device(s), the payment request designating an intended recipient and a payment amount;

wherein the wallet server accesses the network association database to resolve the network associations of the intended recipient;

and wherein the network associations are operable to modify the operation of the wallet server relative to the corresponding intended recipients.

37. The system of claim 36 wherein the network associations are operable to tailor the branding of notifications provided to intended recipients.

38. The system of claim 36 wherein the network associations are operable to tailor the branding of offers transmitted to intended recipients.

39. The system of claim 36 wherein the network associations are operable to tailor the marketing embedded in the services provided to the intended recipient.

40. A method for facilitating payments over a computer network, the computer network carrying and routing data between computers connected thereto, the computers including at least one server facilitating the payments and at least one client computer associated with one or more users, wherein the payment server is associated with an application service provider to a plurality of client financial institutions, wherein the payment server is operably connected to a network association database allowing for resolution of network associations corresponding to users, the network associations indicating the client financial institution with which corresponding users are associated, the method comprising the steps of:

(a) receiving, at the payment server, a request from a first user, the request including a user identification;

(b) accessing a network association database to retrieve the financial institution associated with the first user;

5 (c) branding the services provided by the payment server to the first user according to the financial institution associated with the user identification received in step (a);

(d) receiving a payment request from the first user, wherein the payment request designates a payment amount, a payment source, and an intended recipient;

(e) resolving the network association of the intended recipient; and,

10 (f) tailoring the branding of services provided to the intended recipient based on the network association resolved in step (e).

41. The method of claim 40 wherein the tailoring step (f) comprises the step of:

(f1) transmitting a payment notification to the intended recipient;

15 (f2) offering the intended recipient electronic wallet services branded with the financial institution associated with the first user, if the network association of the intended recipient is out-of-network.

42. The method of claim 41 wherein the electronic wallet services offered in step (f2)

20 includes a financial account funded with payment amount specified in the payment request.

43. The method of claim 42 wherein the financial account is a debit card account with the financial institution associated with the first user.

25 44. The method of claim 42 wherein the financial account is a credit card account with the financial institution associated with the first user.

[Phone Numbers]

45. An apparatus facilitating payments over a computer network, comprising

a user account database storing user account data associated with a plurality of users for which payment transactions may be processed; the user account data including telephone numbers each associated with a corresponding user;

5 said apparatus being operable to process payment requests each designating an intended recipient by a telephone number;

 said apparatus being operable to transfer funds to the users associated with the telephone numbers in the respective payment requests.

10 46. The apparatus of claim 45 wherein the apparatus is operable to transmit payment notifications to devices associated with the telephone numbers in the payment requests.

 47. The apparatus of claim 46 wherein the payment notifications are transmitted as SMS messages.

15 48. The apparatus of claim 45 wherein the apparatus transmits data to and receives data from the device associated with telephone number to facilitate funds transfers to intended recipients.

20 49. The apparatus of claim 45 further comprising an interactive voice response unit allowing intended recipients to interact with said apparatus and select payment options associated with the payment request.

25 50. An apparatus facilitating payments over a computer network, comprising
 a user account database storing user account data associated with a plurality of users for payment transactions may be processed;

 said apparatus being operable to process payment requests each designating an intended recipient by a telephone number;

 said apparatus being operable to transmit payment notifications to the respective devices associated with the telephone numbers;

said apparatus being operable to transfer funds to the users associated with the telephone numbers in the respective payment requests; and,

wherein said apparatus is operable to register intended recipients and store user account data associated with the intended recipients in the user account database.

5

51. The apparatus of claim 50 further comprising a interactive voice response unit allowing for registration of intended recipients using the devices associated with the telephone numbers in the payment requests.

10 52. The apparatus of claim 50 or 51 wherein the apparatus is operable to register an intended recipient during a response to a payment notification.

53. A method facilitating payments between users, the method comprising the steps of:

(a) receiving a payment request from a user, wherein the payment request includes a telephone number associated with the intended recipient;

(b) transmitting a payment notification to the device associated with telephone number in the payment request;

(c) receiving a response to the payment notification transmitted in step (b);

(d) prompting the intended recipient to select a payment option; and

(e) transferring funds to the intended recipient according to the payment option selected by the user.

54. The method of claim 53 wherein the device is a cell phone, and wherein the payment notification comprises a small text message transmitted to the cell phone.

25

55. The method of claim 53 wherein the device is a GSM-enabled cell phone, and wherein the payment notification is transmitted as an SMS message to the device.

[Registration of Intended Recipients]

56. The method of claim 53 further comprising the steps of:

(f) scanning a user account database to determine whether the intended recipient is a registered user; and,

(g) registering the intended recipient and storing user account data in the user account database.

[Auto-Receive and Telephone Number]

57. A method facilitating payments between users, the method comprising the steps of:

(a) receiving a payment request from a user, wherein the payment request includes a telephone number associated with the intended recipient;

(b) scanning a database for a user and financial account data associated with the telephone number in the payment request; and,

(c) transferring funds to a financial account corresponding to the user associated with the telephone number in the payment request.

58. The method of claim 57 further comprising the step of

(d) transmitting a payment notification to the device associated with telephone number in the payment request.

59. A method facilitating payments over a computer network, the computer network comprising a server facilitating payments between users and a user account database including user identifications and entities in association therewith, the method comprising the steps of:

(a) receiving, at a server, a payment pickup request, the payment pickup request including a recipient user identification and a payment identification, wherein a payer user identification is associated with the payment identification;

(b) scanning a user account database to identify an entity associated with the recipient user identification;

(c) if the user account database includes the recipient user identification, transmitting

a payment pickup page facilitating receipt of a payment associated with the payment identification; wherein the payment pickup page is branded according to the entity associated with the recipient user identification.

5 60. The method of claim 59 further comprising the step of

(d) if the user account database does not contain the recipient user identification, transmitting a login form facilitating logging in to a user account; wherein the login form is branded according to the entity associated with the payer user identification corresponding to the payment identification.

10

61. The method of claim 60 wherein the login form instructs unregistered users to register for an account with the entity associated with the payer user identification.

62. The method of claim 59 wherein the user identification is an email address.

15

63. The method of claim 59 wherein the entity is a financial institution.